Board of Education and Town

Monthly Health Insurance Reserve Report

Cash Flow Analysis - February 2026

	BOE	Town	Balance
Balance 1/31/26	1,131,420.03	336,605.92	1,468,025.95
Employer Contribution* Feb & Mar		228,515.86	
Sewer & Water Feb & Mar		12,618.66	
Café	7,114.31		
Employee Contributions**	157,898.66	25,454.18	
Interest	2,455.94	652.85	
Employer HSA contributions			
Third Party Admininstrator Fees			
H&M Billing Stop Loss	(71,095.26)	(17,836.62)	
Town Claims charged to BOE by Anthem	271,694.34	(271,694.34)	
Administrative Costs	(2,887.60)	(344.55)	
RX		15,478.11	
Claims (thru 2/28/26)	(475,844.19)	(61,234.03)	
Balance 2/28/26***	1,020,756.23	268,216.04	1,288,972.27

* The employer portion is determined at the start of year and divided by 12 so each month the contribution will be the same.

** Employees portion of the health insurance premium collected for the month

***Reconciled TD Bank Account 7683